



ESTADO DE RESULTADO
Caja de Ahorros
ENERO - DICIEMBRE 2003
(En Balboas)

Descripcion	Enero	Febrero	Marzo	Trimestre I	Abril	Mayo	Junio	Trimestre II	Julio	Agosto	Septiembre	Trimestre III	Octubre	Noviembre	Diciembre	Trimestre IV	Acumulado Anual
Ingresos Por Intereses	6,179,683.93	5,967,374.05	6,192,239.38	18,339,297.36	6,065,884.08	6,055,103.05	6,563,293.30	18,684,280.43	6,387,750.96	5,782,608.96	6,454,867.18	18,625,227.10	6,318,810.29	5,929,032.77	6,134,188.67	18,382,031.73	74,030,836.62
Préstamos	4,175,787.85	4,079,583.92	4,303,341.04	12,558,712.81	4,283,069.66	4,217,241.25	4,300,077.08	12,800,387.99	4,266,020.31	4,122,993.15	4,061,711.09	12,450,724.55	4,326,722.65	4,042,956.37	4,117,898.70	12,487,577.72	50,297,403.07
Depósitos	681,363.94	576,114.17	541,997.68	1,799,475.79	432,818.42	425,984.53	400,563.42	1,259,366.37	412,674.41	396,288.59	389,444.61	1,198,407.61	394,949.41	366,868.07	367,074.05	1,128,891.53	5,386,141.30
Inversiones	1,035,167.11	1,036,634.74	1,034,271.30	3,106,073.15	1,033,198.60	1,069,845.72	1,458,863.65	3,561,907.97	1,534,866.76	1,088,243.61	1,535,525.07	4,158,635.44	1,076,225.50	1,076,936.06	1,064,139.27	3,217,300.83	14,043,917.39
Arrendamiento Financiero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	287,365.03	275,041.22	312,629.36	875,035.61	316,797.40	342,031.55	403,789.15	1,062,618.10	174,189.48	175,083.61	468,186.41	817,459.50	520,912.73	442,272.27	585,076.65	1,548,261.65	4,303,374.86
Egresos de Operaciones	3,324,152.41	3,121,108.02	3,278,726.07	9,723,986.50	3,052,746.25	3,198,376.10	3,472,682.61	9,723,804.96	3,734,383.81	3,299,954.71	3,702,123.04	10,736,461.56	3,333,289.40	3,134,707.11	3,313,938.44	9,781,934.95	39,966,187.97
Intereses Pagados	3,166,467.21	2,976,334.98	3,159,118.27	9,301,920.46	2,945,804.15	3,073,646.07	3,336,399.62	9,355,849.84	3,617,297.38	3,172,452.22	3,577,248.60	10,366,998.20	3,203,566.70	2,969,552.44	3,157,084.90	9,330,204.04	38,354,972.54
Comisiones	157,685.20	144,773.04	119,607.80	422,066.04	106,942.10	124,730.03	136,282.99	367,955.12	117,086.43	127,502.49	124,874.44	369,463.36	129,722.70	165,154.67	156,853.54	451,730.91	1,611,215.43
Ingreso Neto de Intereses	2,855,531.52	2,846,266.03	2,913,513.31	8,615,310.86	3,013,137.83	2,856,726.95	3,090,610.69	8,960,475.47	2,653,367.15	2,482,654.25	2,752,744.14	7,888,765.54	2,985,520.89	2,794,325.66	2,820,250.23	8,600,096.78	34,064,648.65
Otros Ingresos	544,624.24	486,764.01	1,661,857.84	2,693,246.09	519,520.86	461,493.01	599,587.70	1,580,601.57	919,662.31	1,155,972.50	906,449.18	2,982,083.99	1,033,039.64	953,214.42	8,535,809.73	10,522,063.79	17,777,995.44
Comisiones	433,458.98	435,169.08	416,241.58	1,284,869.64	454,890.59	377,510.67	429,721.20	1,262,122.46	782,539.28	1,110,747.07	794,469.68	2,687,756.03	633,430.72	887,643.03	629,661.49	2,150,735.24	7,385,483.37
Otros Ingresos	111,165.26	51,594.93	1,245,616.26	1,408,376.45	64,630.27	83,982.34	169,866.50	318,479.11	137,123.03	45,225.43	111,979.50	294,327.96	399,608.92	65,571.39	7,906,148.24	8,371,328.55	10,392,512.07
Ingresos de Operaciones	3,400,155.76	3,333,030.04	4,575,371.15	11,308,556.95	3,532,658.69	3,318,219.96	3,690,198.39	10,541,077.04	3,573,029.46	3,638,626.75	3,659,193.32	10,870,849.53	4,018,560.53	3,747,540.08	11,356,059.96	19,122,160.57	51,842,644.09
Egresos Generales	2,347,024.25	2,429,118.86	2,419,606.97	7,195,750.08	2,478,934.67	2,416,492.92	2,649,626.38	7,545,053.97	2,478,753.37	2,599,358.92	2,673,321.54	7,751,433.83	2,642,883.01	2,644,519.31	3,107,888.79	8,395,291.11	30,887,528.99
Gastos Administrativos	1,508,310.29	1,550,326.82	1,500,235.17	4,558,872.28	1,558,471.41	1,571,809.55	1,780,646.47	4,910,927.43	1,556,102.43	1,624,296.58	1,609,293.33	4,789,692.34	1,612,834.79	1,679,552.08	1,693,232.37	4,985,619.24	19,245,111.29
Gastos Generales	425,019.95	471,745.32	490,903.18	1,387,668.45	472,498.30	456,662.96	448,056.31	1,377,217.57	498,041.65	537,640.64	644,636.03	1,680,318.32	603,333.92	482,628.57	851,910.92	1,937,873.41	6,383,077.75
Gastos de Depreciación	276,092.05	276,728.83	280,612.05	833,432.93	280,209.40	283,310.71	283,772.05	847,292.16	283,963.05	285,552.19	285,059.65	854,574.89	286,282.25	277,731.53	262,042.75	826,056.53	3,361,356.51
Otros Gastos	137,601.96	130,317.89	147,856.57	415,776.42	167,755.56	104,709.70	137,151.55	409,616.81	140,646.24	151,869.51	134,332.53	426,848.28	140,432.05	204,607.13	300,702.75	645,741.93	1,897,983.44
Utilidad antes de Provisiones	1,053,131.51	903,911.18	2,155,764.18	4,112,806.87	1,053,724.02	901,727.04	1,040,572.01	2,996,023.07	1,094,276.09	1,039,267.83	985,871.78	3,119,415.70	1,375,677.52	1,103,020.77	8,248,171.17	10,726,869.46	20,955,115.10
Provisiones por Cuentas Malas	0.00	75,000.00	59,758.81	134,758.81	47,055.33	45,492.28	2,037,598.45	2,130,146.06	81,401.83	2,095,035.30	46,375.49	2,222,812.62	44,862.50	45,540.20	4,808,053.05	4,898,455.75	9,386,173.24
Utilidad del Periodo	1,053,131.51	828,911.18	2,096,005.37	3,978,048.06	1,006,668.69	856,234.76	-997,026.44	865,877.01	1,012,874.26	-1,055,767.47	939,496.29	896,603.08	1,330,815.02	1,057,480.57	3,440,118.12	5,828,413.71	11,568,941.86